

Amendments to the Specification:

Please amend Paragraph 38 to read:

--As defined in Webster's Dictionary, an "interest" is ~~a~~ "money paid for the use of money". However, the term "interest" or more specifically "account interest" can be defined with respect to the present invention to be inclusive of the following; ~~"money paid for the use of an amount that is not legal tender", "an amount that is not legal tender paid for the use of money", and "an amount that is not legal tender paid for the use of an amount that is not legal tender"~~. The context of the term "use" is applicable to ~~money or~~ an amount that is not legal tender that has been either saved or spent, deposited or withdrawn, etc.--

Please amend Paragraph 43 to read:

--Fig. 1b is an illustration of a notice that can be distributed via any communication medium for the purpose of educating customers and prospects alike of the non-monetary accrual method in accordance with the present invention. A notice 620 can be provided by many different service providers which manage many different non-monetary amount types. Such a notice 620 similar to the present illustration in particular, can be sent via e-mail, postcard, postal mail, telephone, IM, or included with a billing statement and the like by a phone provider to a phone customer or prospect. In the case of an electronic transmission of such a notice such as via e-mail, banner ad, advertising pop-up window, and the like, a hyperlink 625 can be included for the phone customer or prospect to access a network resource for learning more about how interest in the form of phone minutes can be earned on ~~an~~ an account or how to sign up with such an offering/service.--

Please amend Paragraph 48 to read:

-- Fig. 1g is an illustration of a rewards account statement in accordance with the present invention. A ~~an~~ rewards account statement 670 can be sent via e-mail, postcard, postal mail, telephone, IM, and the like by a rewards account provider to a rewards customer. Portions of such an account statement 670 can include an account number, billing date, due date, current charges, amount due, rewards usage (e.g., unused rewards, average unused rewards during billing period, and rewards used during billing period), interest earned 675, total unused rewards, and the like.--

Please amend Paragraph 64 to read:

-- Fig. 2c is an illustration of an exemplary table having data elements of the amount type converter 160 in accordance with the present invention. The amount type converter 160 can include data elements 164 having a variety of different values, ratios, factors, weights, and exchange rates with respect to different amount type data elements 162. Such data values can be updated in real time responsive to ~~recording~~ changes in market conditions (not shown) such as the prime interest rate, stock prices, futures, commodities, oil prices, gas prices, utility prices, etc.--

Please amend Paragraph 66 to read:

-- Fig. 2e is an illustration of ~~an~~ a client account database 158 having data elements representative of many non-monetary account types in accordance with the present invention. Such account types can include reward account 180, membership account 181, prepaid account 182, checking account 183, savings account 184, investment account 185, retirement account 186, credit account 187, and debit account 188.--